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**State:** Arkansas **Filing Company:** Americo Financial Life and Annuity Insurance Company  
**TOI/Sub-TOI:** L04I Individual Life - Term/L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium  
**Product Name:** Term Series 286  
**Project Name/Number:** NF Rate Changes 2014/1365

## Filing at a Glance

Company: Americo Financial Life and Annuity Insurance Company  
Product Name: Term Series 286  
State: Arkansas  
TOI: L04I Individual Life - Term  
Sub-TOI: L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium  
Filing Type: Form  
Date Submitted: 01/15/2013  
SERFF Tr Num: AFLC-128849174  
SERFF Status: Closed-Accepted For Informational Purposes  
State Tr Num:  
State Status: Closed-Accepted for Informational Purposes  
Co Tr Num: 1365  
  
Implementation: On Approval  
Date Requested:  
Author(s): Ronni Jones  
Reviewer(s): Linda Bird (primary)  
Disposition Date: 01/22/2013  
Disposition Status: Accepted For Informational Purposes  
Implementation Date:  
  
State Filing Description:

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<b>TOI/Sub-TOI:</b>	L04I Individual Life - Term/L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium		
<b>Product Name:</b>	Term Series 286		
<b>Project Name/Number:</b>	NF Rate Changes 2014/1365		

## General Information

Project Name: NF Rate Changes 2014	Status of Filing in Domicile: Not Filed
Project Number: 1365	Date Approved in Domicile:
Requested Filing Mode: Informational	Domicile Status Comments: Texas is our state of domicile.
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact:	Filing Status Changed: 01/22/2013
	State Status Changed: 01/22/2013
Deemer Date:	Created By: Ronni Jones
Submitted By: Ronni Jones	Corresponding Filing Tracking Number:

### Filing Description:

MAXIMUM VALUATION INTEREST RATE and NONFORFEITURE INTEREST RATE CHANGES

This informational filing is being made to comply with the reduction in the maximum valuation interest rates for 2013 life insurance issues.

Maximum Valuation Interest rate is decreasing from 4.00% to 3.50%.

Maximum Nonforfeiture Interest Rate is decreasing from 5.00% to 4.50%.

As neither Interest rate is referenced in the policy form, no changes to the policy form are required. No other changes to the policy are included in this filing. The revised Actuarial Memorandum is submitted for your information. The Nonforfeiture Interest Rate change will take effect on or after 01/01/2014.

This revised Actuarial Memorandum is for form AAR286, previously approved in your jurisdiction on 9/4/2009, under SERFF Tracking number AFLC-126291654, State Tracking No. 43411.

## Company and Contact

### Filing Contact Information

Ronni Jones, Compliance Analyst - Filing	ronni.jones@americo.com
300 W. 11th Street	816-512-2831 [Phone]
Kansas City, MO 64105	816-391-2083 [FAX]

### Filing Company Information

Americo Financial Life and Annuity Insurance Company	CoCode: 61999	State of Domicile: Texas
300 West 11th Street	Group Code: 449	Company Type:
Kansas City, MO 64105	Group Name:	State ID Number:
(800) 231-0801 ext. [Phone]	FEIN Number: 35-0810610	

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## Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00

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Retaliatory? Yes

Fee Explanation: Our Domicile fee for this type of filing is \$50.00.

Per Company: No

Company	Amount	Date Processed	Transaction #
Americo Financial Life and Annuity Insurance Company	\$50.00	01/15/2013	66563081

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	01/22/2013	01/22/2013

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## Disposition

Disposition Date: 01/22/2013

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No